S.02.01.02

Balance sheet

Assets		Solvency II value
		C0010
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	
Deferred tax assets	R0040	554 929 490.48
Pension benefit surplus	R0050	
Property, plant & equipement held for own use	R0060	2 117 017 440.67
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	748 677 856 970.32
Property (other than for own use)	R0080	95 149 517 529.60
Participations and related undertakings	R0090	6 824 023 710.60
Equities	R0100	109 634 045 029.09
Equities - listed	R0110	99 808 479 085.94
Equities - unlisted	R0120	9 825 565 943.15
Bonds	R0130	303 032 050 794.13
Government Bonds	R0140	48 740 087 409.41
Corporate Bonds	R0150	254 291 963 384.72
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	232 401 876 946.26
Derivatives	R0190	1 193 184 129.88
Deposits other than cash equivalents	R0200	441 947 749.26
Other investments	R0210	1 211 081.49
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	87 075 609 119.69
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	3 344 548 061.21
Other loans and mortgages	R0260	83 731 061 058.48
Reinsurance recoverables from:	R0270	224 063 293.77
Non-life and health similar to non-life	R0280	224 063 293.77
Non-life excluding health	R0290	228 898 293.77
Health similar to non-life	R0300	-4 835 000.00
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	
Health similar to life	R0320	
Life excluding health and index-linked and unit-linked	R0330	
Life index-linked and unit-linked	R0340	
Deposits to cedants	R0350	
Insurance and intermediaries receivables	R0360	4 989 029 329.26
Reinsurance receivables	R0370	166 426 568.55
Receivables (trade, not insurance)	R0380	592 666 438.69
Own shares (held directly)	R0390	
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	
Cash and cash equivalents	R0410	12 329 145 621.18
Any other assets, not elsewhere shown	R0420	1 027 218 817.81
Total assets	R0500	857 753 963 090.41

Liabilities		Solvency II value
		C0010
Technical provisions - non-life	R0510	2 746 356 207.55
Technical provisions - non-life (excluding health)	R0520	1 585 181 223.58
Technical provisions calculated as a whole	R0530	0.00
Best Estimate	R0540	1 449 093 248.92
Risk margin	R0550	136 087 974.65
Technical provisions - health (similar to non-life)	R0560	1 161 174 983.97
Technical provisions calculated as a whole	R0570	0.00
Best Estimate	R0580	1 084 455 263.74
Risk margin	R0590	76 719 720.23
Technical provisions - life (excluding index-linked and unit-linked)	R0600	788 516 142 846.30
Technical provisions - health (similar to life)	R0610	196 850 084.25
Technical provisions calculated as a whole	R0620	0.00
Best Estimate	R0630	187 803 861.96
Risk margin	R0640	9 046 222.28
Technical provisions - life (excluding health and index-linked and unit-linked)	R0650	788 319 292 762.05
Technical provisions calculated as a whole	R0660	0.00
Best Estimate	R0670	777 590 678 331.41
Risk margin	R0680	10 728 614 430.64
Technical provisions - index-linked and unit-linked	R0690	
Technical provisions calculated as a whole	R0700	
Best Estimate	R0710	
Risk margin	R0720	
Other technical provisions	R0730	
Contingent liabilities	R0740	0.00
Provisions other than technical provisions	R0750	1 342 226 616.62
Pension benefit obligations	R0760	380 847 265.67
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	970 030 901.27
Derivatives	R0790	8 223 286 105.54
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	512 074 365.27
Insurance & intermediaries payables	R0820	327 088 165.21
Reinsurance payables	R0830	2 959 018.83
Payables (trade, not insurance)	R0840	657 949 352.95
Subordinated liabilities	R0850	4 943 251 532.14
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities in BOF	R0870	4 943 251 532.14
Any other liabilities, not elsewhere shown	R0880	911 507 844.52
Total liabilities	R0900	809 533 720 221.87
Excess of assets over liabilities	R1000	48 220 242 868.54

S.05.01.02

Premiums, claims and expenses by line of business

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)												Line of business for: accepted non-proportional				
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written																		
Gross - Direct Business	R0110		185 135 510.58	250 778 512.47	183 862 288.19	635 252 622.66		1 061 235 812.52	82 085 549.53			70 888 300.29						2 469 238 596.24
Gross - Proportional	R0120																	
Gross - Non-proportional	R0130																	
Reinsurers' share	R0140		0.00	4 030 000.00	4 553 667.18	0.00		124 582 870.73	2 829 788.33			0.00						135 996 326.24
Net	R0200		185 135 510.58	246 748 512.47	179 308 621.01	635 252 622.66		936 652 941.79	79 255 761.20			70 888 300.29						2 333 242 270.00
Premiums earned																		
Gross - Direct Business	R0210		179 688 588.48	245 390 396.22	186 231 907.27	590 010 849.39		1 033 285 213.59	82 326 617.68			68 880 894.13						2 385 814 466.76
Gross - Proportional	R0220																	
Gross - Non-proportional	R0230																	
Reinsurers' share	R0240		0.00	4 030 000.00	4 553 667.18	0.00		124 570 370.73	2 829 788.33			0.00						135 983 826.24
Net	R0300		179 688 588.48	241 360 396.22	181 678 240.09	590 010 849.39		908 714 842.86	79 496 829.35			68 880 894.13						2 249 830 640.52
Claims incurred																		
Gross - Direct Business	R0310		104 839 932.86	113 344 073.52	173 480 182.50	422 736 899.09		815 256 112.17	15 518 229.46			40 614 483.00						1 685 789 912.60
Gross - Proportional	R0320																	
Gross - Non-proportional	R0330																	
Reinsurers' share	R0340		0.00	0.00	0.00	0.00		-41 892 738.07	0.00			0.00						-41 892 738.07
Net	R0400		104 839 932.86	113 344 073.52	173 480 182.50	422 736 899.09		857 148 850.24	15 518 229.46			40 614 483.00						1 727 682 650.66
Expenses incurred	R0550		32 202 939.97	40 691 295.58	44 996 516.35	126 820 904.15		194 029 642.01	13 511 755.95			14 699 685.53						466 952 739.54
Balance - other technical	R1210																	0.00
Total technical expenses	R1300																	466 952 739.54

		Line of Business for: life insurance obligations						Life reinsurance obligations		Total
		Health insurance	Insurance with profit	Index-linked and	Other life insurance	Annuities stemming	Annuities	Health reinsurance	Life reinsurance	
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written										
Gross	R1410	388 408 063.01	60 883 087 385.92							61 271 495 448.93
Reinsurers' share	R1420	0.00								0.00
Net	R1500	388 408 063.01	60 883 087 385.92							61 271 495 448.93
Premiums earned										
Gross	R1510	374 608 927.00	60 881 872 822.92							61 256 481 749.92
Reinsurers' share	R1520	0.00								0.00
Net	R1600	374 608 927.00	60 881 872 822.92							61 256 481 749.92
Claims incurred										
Gross	R1610	278 774 147.15	105 033 173 266.67							105 311 947 413.82
Reinsurers' share	R1620	0.00								0.00
Net	R1700	278 774 147.15	105 033 173 266.67							105 311 947 413.82
Expenses incurred	R1900	60 585 392.58	1 708 209 207.00							1 768 794 599.58
Balance - other technical	R2510									0.00
Total technical expenses	R2600									1 768 794 599.58
Total amount of	R2700									

S.22.01.22

Impact of long term guarantees measures and transitionals

		Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
		C0010	C0030	C0050	C0070	C0090
Technical provisions	R0010	791 262 499 053.85	0.00	0.00	-248 150 228.86	0.00
Basic own funds	R0020	49 231 627 699.58	0.00	0.00	248 150 228.86	0.00
Eligible own funds to meet Solvency Capital Requirement	R0050	52 806 975 512.51	0.00	0.00	493 948 419.59	0.00
Solvency Capital Requirement	R0090	17 762 292 105.37	0.00	0.00	491 596 381.45	0.00

S.23.01.22
Own funds

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds						
Ordinary share	R0010	220 000 000.00	220 000 000.00			
Non-available called but not paid	R0020					
Share premium	R0030					
Initial funds, members'	R0040	25 276 526 158.00	25 276 526 158.00			
Subordinated	R0050					
Non-available subordinated	R0060					
Surplus funds	R0070					
Non-available	R0080					
Preference shares	R0090					
Non-available	R0100					
Share premium	R0110					
Non-available share premium account	R0120					
Reconciliation	R0130	18 535 980 740.72	18 535 980 740.72			
Subordinated	R0140	4 943 251 532.14		1 429 050 733.96	3 514 200 798.18	
Non-available	R0150					
An amount equal to	R0160	0.00				0.00
The amount equal to the value of net	R0170					
Other items approved by	R0180	4 187 735 969.82			4 187 735 969.82	
Non available own funds related to	R0190					
Minority interests	R0200					
Non-available	R0210					
Own funds from the financial statements that						
Own funds from the financial statements that	R0220					
Deductions						
Deductions for participations in	R0230	3 931 866 701.10	3 931 866 701.10			
whereof deducted	R0240					
Deductions for participations	R0250					
Deduction for participations	R0260					
Total of non-	R0270					
Total deductions	R0280	3 931 866 701.10	3 931 866 701.10			

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Total basic own	R0290	49 231 627 699.58	40 100 640 197.62	1 429 050 733.96	7 701 936 768.00	0.00
Ancillary own funds						
Unpaid and	R0300					
Unpaid and uncalled initial funds, members'	R0310	15 395 833 581.26			15 395 833 581.26	
Unpaid and	R0320					
A legally binding commitment to	R0330					
Letters of credit and guarantees under	R0340					
Letters of credit and guarantees other	R0350					
Supplementary members calls	R0360					
Supplementary members calls -	R0370					
Non available	R0380					
Other ancillary own	R0390					
Total ancillary own	R0400	15 395 833 581.26			15 395 833 581.26	
Own funds of other						
Credit institutions, investment firms,	R0410	3 857 977 215.75	3 857 977 215.75	0.00	0.00	
Institutions for	R0420					
Non regulated	R0430					
Total own funds of	R0440	3 857 977 215.75	3 857 977 215.75	0.00	0.00	
Own funds when						
Own funds	R0450					
Own funds aggregated when	R0460					
Total available own funds to meet the consolidated part of	R0520	64 627 461 280.84	40 100 640 197.62	1 429 050 733.96	23 097 770 349.26	0.00
Total available own	R0530	49 231 627 699.58	40 100 640 197.62	1 429 050 733.96	7 701 936 768.00	
Total eligible own funds to meet the consolidated part of	R0560	48 948 998 296.76	40 100 640 197.62	1 429 050 733.96	7 419 307 365.18	0.00
Total eligible own	R0570	42 340 069 434.13	40 100 640 197.62	1 429 050 733.96	810 378 502.55	
Minimum	R0610	4 051 892 512.74				

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Ratio of Eligible	R0650	10.45				
Total eligible own funds to meet the	R0660	52 806 975 512.51	43 958 617 413.37	1 429 050 733.96	7 419 307 365.18	0.00
Total Group SCR	R0680	17 762 292 105.37				
Ratio of Total Eligible own funds	R0690	2.97				

		Value	
		C0060	
Reconciliation			
Excess of assets	R0700	48 220 242 868.54	
Own shares (held	R0710		
Foreseeable	R0720		
Other basic own	R0730	29 684 262 127.82	
Adjustment for restricted own fund	R0740	0.00	
Other non available	R0750		
Reconciliation	R0760	18 535 980 740.72	
Expected profits			
Expected profits	R0770	13 670 570 222.61	
Expected profits	R0780	0.00	
Total Expected	R0790	13 670 570 222.61	

S.25.01.22

Solvency Capital Requirement - for groups on

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0120
Market risk	R0010	176 708 877 338.63		
Counterparty default risk	R0020	3 058 339 111.72		
Life underwriting risk	R0030	140 142 194 032.06		
Health underwriting risk	R0040	474 209 747.74		
Non-life underwriting risk	R0050	694 980 060.69		
Diversification	R0060	-68 329 694 800.36		
Intangible asset risk	R0070	.		
Basic Solvency Capital Requirement	R0100	252 748 905 490.47		

Calculation of Solvency Capital Requirement		C0100
Operational risk	R0130	3 576 009 625.25
Loss-absorbing capacity of technical provisions	R0140	-239 771 039 271.24
Loss-absorbing capacity of deferred taxes	R0150	-1 715 261 114.11
Capital requirement for business operated in	R0160	.
Solvency Capital Requirement calculated on the	R0200	14 838 614 730.37
Capital add-ons already set	R0210	.
of which, capital add-ons already set - Article 37	R0211	
of which, capital add-ons already set - Article 37	R0212	
of which, capital add-ons already set - Article 37	R0213	
of which, capital add-ons already set - Article 37	R0214	
Consolidated Group SCR	R0220	17 762 292 105.37
Other information on SCR		
Capital requirement for duration-based equity risk	R0400	0.00
Total amount of Notional Solvency Capital	R0410	.
Total amount of Notional Solvency Capital	R0420	0.00
Total amount of Notional Solvency Capital	R0430	0.00
Diversification effects due to RFF nSCR aggregation	R0440	0.00
Minimum consolidated group solvency capital	R0470	4 051 892 512.74
Information on other entities		
Capital requirement for other financial sectors	R0500	2 923 677 375.00
Capital requirement for other financial sectors	R0510	2 923 677 375.00
Capital requirement for other financial sectors	R0520	.
Capital requirement for other financial sectors	R0530	.
Capital requirement for non-controlled	R0540	.
Capital requirement for residual undertakings	R0550	.
Capital requirement for collective investment	R0555	
Overall SCR		
SCR for undertakings included via D&A method	R0560	.
Total group solvency capital requirement	R0570	17 762 292 105.37

S.32.01.22
Undertakings in the scope of the group

Identification code and type of code of the undertaking	Country	Legal Name of the undertaking	Type of undertaking	Legal form	Category (mutual/non mutual)	Supervisory Authority	Criteria of influence						Inclusion in the scope of		Group
							% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	[YES/NO]	Date of decision if art. 214 is applied	Method used and under method 1, treatment of the undertaking
C0020	**C0010**	**C0040**	**C0050**	**C0060**	**C0070**	**C0080**	**C0180**	**C0190**	**C0200**	**C0210**	**C0220**	**C0230**	**C0240**	**C0250**	**C0260**
SC/938708606	NO	Kommunal	Life undertakings	GS	Mutual	Finanstilsynet	100.0000%	100.0000%	100.0000%		Dominant	100.0000%	Included into	2000-01-	Method 1:
SC/970896856	NO	KLP Skadeforsikring	Non-Life undertakings	AKS	Non-mutual	Finanstilsynet	100.0000%	100.0000%	100.0000%		Significant	100.0000%	Not included	2000-01-	Method 1:
SC/993749532	NO	KLP Banken AS	Credit institutions, investment firms and financial institutions	AKS	Non-mutual	Finanstilsynet	100.0000%	100.0000%	100.0000%		Significant	100.0000%	Not included into scope of group	2000-01-22	Method 1: Sectoral rules
SC/968437666	NO	KLP Kapitalforvaltning AS	Credit institutions, investment firms and financial institutions	AKS	Non-mutual	Finanstilsynet	100.0000%	100.0000%	100.0000%		Significant	100.0000%	Not included into scope of group supervision (art. 214 a)	2000-01-22	Method 1: Sectoral rules